



109.0026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cleary et al.

Serial No.: 09/683,660

Filed: January 31, 2002

For: METHODS AND APPARATUS  
FOR ELECTRONIC REPORTING  
OF MORTGAGE DELINQUENCY

Group: 2176

Examiner: Not Yet Assigned

I hereby certify that this correspondence is being deposited  
with the United States Postal Service as first class mail in an  
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Signed: *Karen S. Flynn*

Name: Karen S. Flynn

Date: July 2, 2002

Chapel Hill, North Carolina  
July 2, 2002

Commissioner for Patents  
Washington, DC 20231

Transmittal of Formal Drawings

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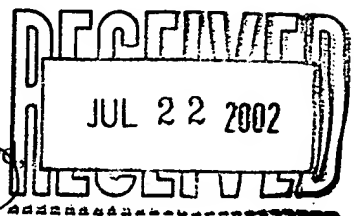
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Sir:

Transmitted herewith are 15 sheets of formal drawings (Figs.1-9) for the above identified  
case.

Respectfully submitted,

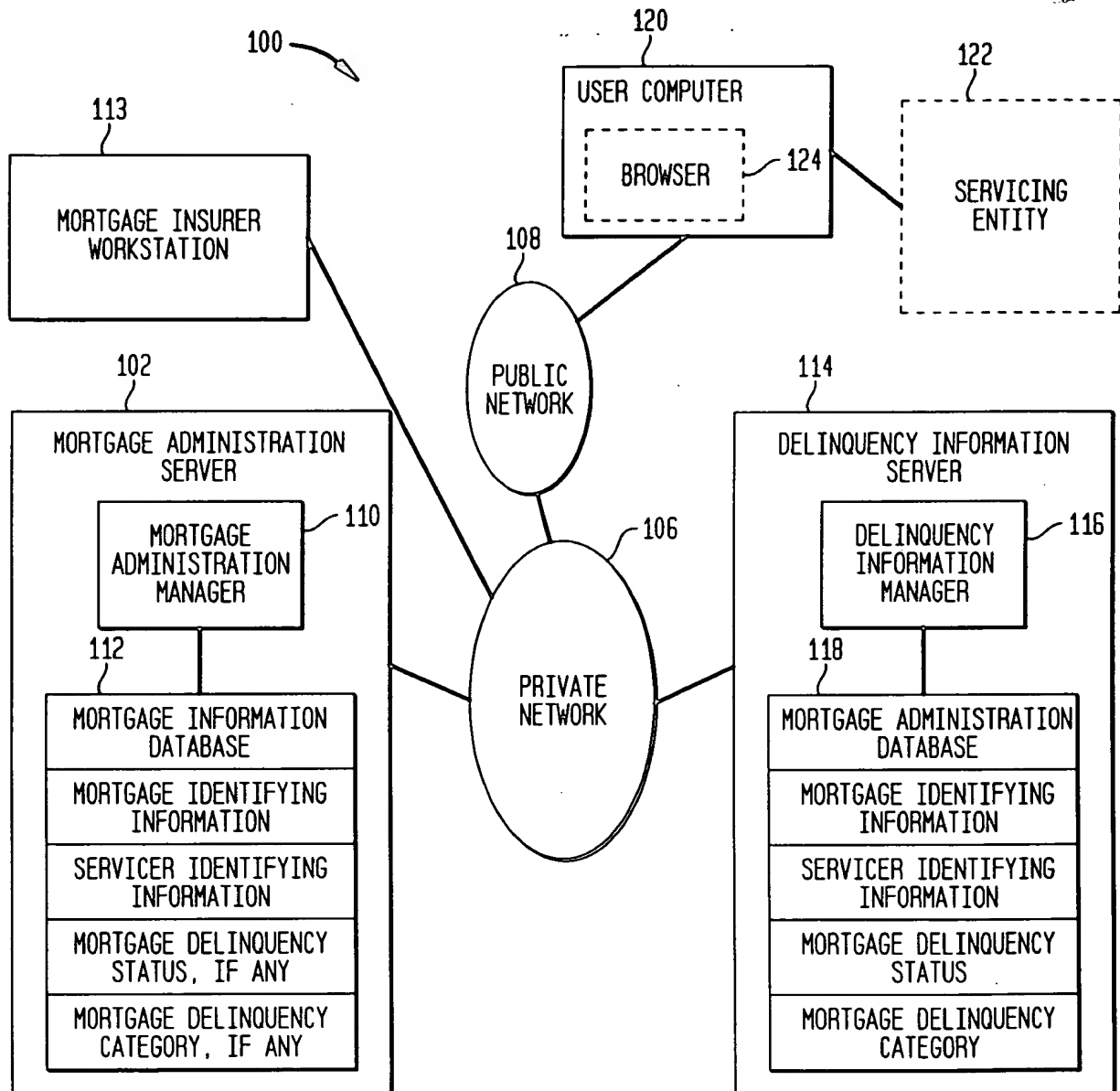
*Peter H. Priest*  
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5015 Southpark Drive, Suite 230  
Durham, NC 27713-7736  
(919) 806-1600



1/15

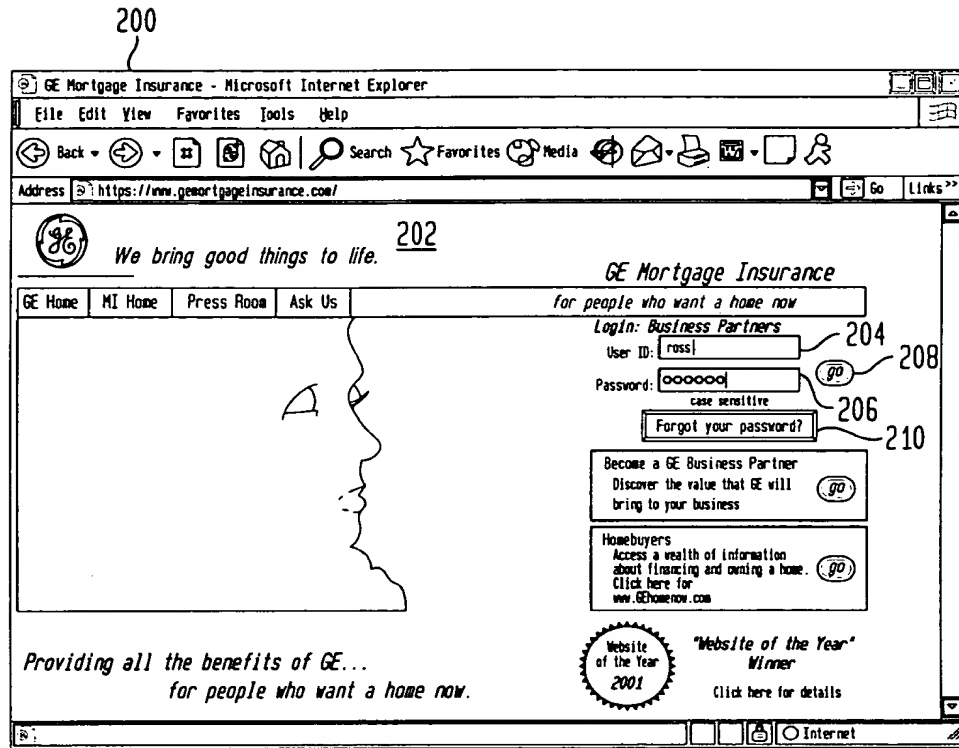
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FIG. 1



2/15

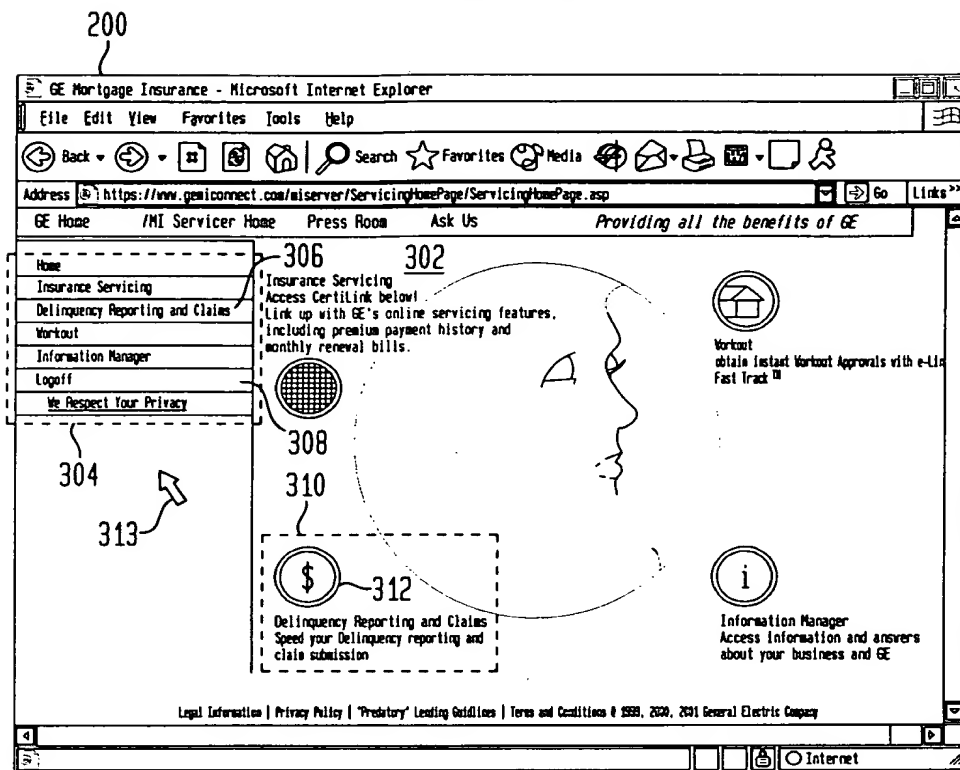
FIG. 2



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3/15

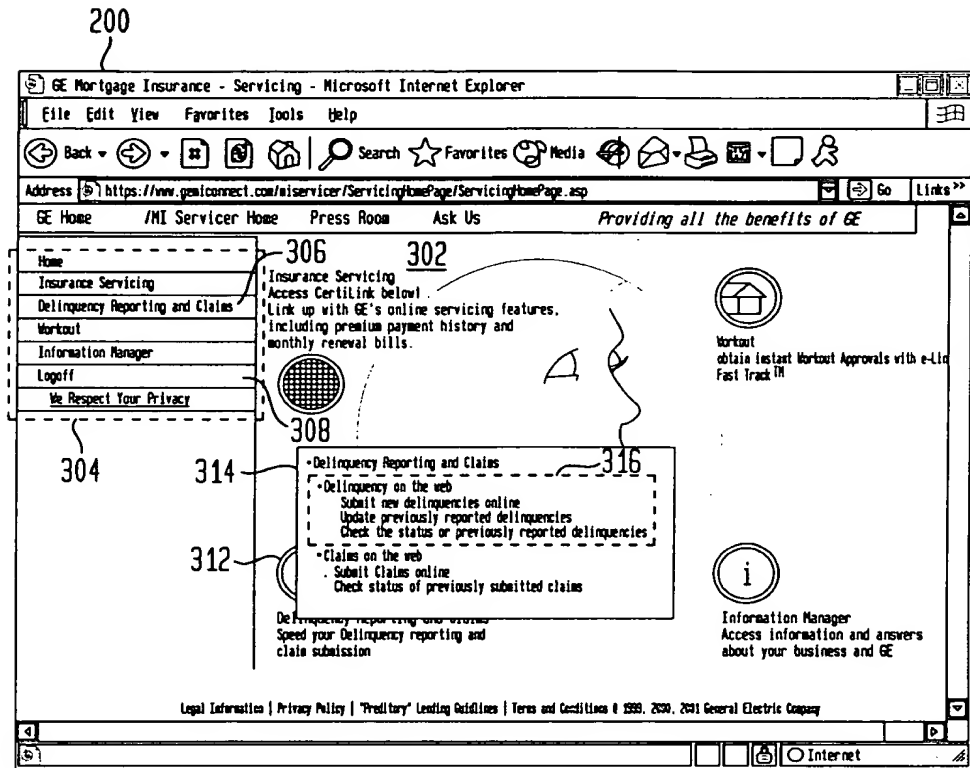
FIG. 3



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4/15

FIG. 4



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5/15

FIG. 5A


200

GE Mortgage Insurance - Servicing - Microsoft Internet Explorer

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Address <https://www.geconnect.com/aiservicer/DOX/Default.asp> Go

 **502** *We bring good things to life.* **GE Mortgage Insurance**

**Delinquency Reporting - Certificate List** **518**

**510**

**504** **516**

**506** Enter Certificate # **512A** **512B** **513** **511**

**508** **512C** **512D**

**514**

GE Cert #	Lender Loan #	Borrower Name	SS #	Saved On
00001	000001	Bud Parker	000000001	1/17/02
00002	000001	MARY SUE PARKER	000000002	1/17/02
00003	000003	GEORGE PARKER	000000003	1/17/02
00004	000004	BETTY PARKER	000000004	1/17/02
00005	000005	JOHN CARTER	000000005	1/17/02
00006	000006	DOUG ROSS	000000006	1/17/02
00007	000007	CAROL HATHAWAY	000000007	1/17/02

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6/15

FIG. 5B

200

Certificate List - Microsoft Internet Explorer

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502

00003	000003	GEORGE PARKER	000000003	1/17/02
00004	000004	BETTY PARKER	000000004	1/17/02
00005	000005	JOHN CARTER	000000005	1/17/02
00006	000006	DOUG ROSS	000000006	1/17/02
00007	000007	CAROL HATHAWAY	000000007	1/17/02
00008	000008	SUSAN LEWIS	000000008	1/17/02
00009	000009	KIM LEGASPI	000000009	1/17/02
00010	000010	JOHN SMITH	000000010	1/17/02
00011	000011	JAKE SMITH	000000011	1/17/02
00012	000012	SALLY SMITH	000000012	1/17/02
00013	000013	RACHEL SMITH	000000013	1/17/02
00014	000014	EMMA SMITH	000000014	1/17/02
00015	000015	EDWARD SMITH	000000015	1/17/02

520

Viewing 1 through 15 of 649 Total Certificates [Next]

Jump to Page 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44

524

Last Submit Date: 1/15/02

Submit 526

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7/15

FIG. 6A


200

https://www.gemiconnect.com/miservices/DOH/default.asp?action=NE

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 **602** *We bring good things to life.* **GE Mortgage Insurance**

**Delq Certificate List**

**Delinquency Reporting - Notice of Delinquency**

**Loan Information** **604**

MI Certificate Number **893**

Borrower Name **610** **PATRICK MCKANN**

CoBorrower Name **614**

Property Address **1051 11TH ST** **618**

City **620** **SIOUX CITY** **624**

State **622** **South Dakota** Zip **624** **51105**

Phone Numbers **626** First **628** **6058675309** Second **630** Third

Borrower Address **632** **1051 11TH ST**

**606** Servicer Loan Number **10010001**

Borrower SSN **612** **111111111** (no dashes)

CoBorrower SSN **616** (no dashes)

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8/15

FIG. 6B

200

602

City 633  636

State 634  Zip  636

Current Principle 638  642A MM DD YYYY 642B 642C

Balance  Loan Due Date

Mortgage Payment 640  Total Delinquent Amount  644

Reason For Default  646

Occupancy Status: ☒ Mortgagor ☐ Tenant ☐ Vacant 648

Bankruptcy File Date: MM DD YYYY 650

Bankruptcy Chapter: ☐ 7 ☐ 11 ☐ 13 ☒ N/A 652

Release Date 654    Date To Attorney For Foreclosure MM DD YYYY 660

Foreclosure Sale Scheduled Date 656    Date Title Acquired    662

Redemption Expiration Date 658    Claim File Date    664

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9/15

FIG. 6C

200

http://www.geniconnect.com/miservicer/DOH/default.asp?action=NEWNO

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Address https://www.geniconnect.com/miservicer/DOH/default.asp?action=NEWNO Go

602 City SIOUX CITY State South Dakota Zip 51105

Current Principle Balance 175000 Loan Due Date MM DD YYYY 10 01 2001

Mortgage Payment 1237 Total Delinquent Amount 5300

Reason For Default Unknown 646

Occupancy Status: Unknown 662

Bankruptcy File Date: Unemployment

Bankruptcy Chapter: Marital problems

Release Date: Illness

Foreclosure Sale Scheduled Date: Death

Redemption Expiration Date: Business Failure

Attorney Closure MM DD YYYY

Date Title MM DD YYYY

Claim File Date MM DD YYYY

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10/15

FIG. 6D

200

http://www.gemiconnect.com/miservicer/DOW/default.asp?action=NEWNOO

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Address https://www.gemiconnect.com/miservicer/DOW/Default.asp?action=NEWNOO Go

602

City

State

Zip

Current Principle Balance

Loan Due Date MM DD YYYY

Mortgage Payment

Total Delinquent Amount

Reason For Default  
Occupancy Status:

Bankruptcy File Date:

Bankruptcy Chapter:

Release Date

Foreclosure Sale Scheduled Date

Redemption Expiration Date

Temporary loss of income  
Casualty loss  
Moved/vacated  
Dissatis w/Property  
Energy/Environmental Cost  
Servicer Problem  
Auto Repairs  
See Comments  
National Disaster (EO, Hurricane)  
Military Duty  
Family Problems  
Workouts

Attorney Closure MM DD YYYY

Date Title Acquired

Claim File Date

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11/15

FIG. 6E

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http://www.gemiconnect.com/miservicer/DOH/default.asp?action=NEWDD

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Address https://www.gemiconnect.com/miservicer/DOH/Default.asp?action=NEWDD Go

**602**

Bankruptcy Chapter: ☐ 7 ☐ 11 ☐ 13 ☒ N/A

Release Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	Date To Attorney For Foreclosure	MM	DD	YYYY
Foreclosure Sale Scheduled Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	Date Title Acquired	<input type="text"/>	<input type="text"/>	<input type="text"/>
Redemption Expiration Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	Claim File Date	<input type="text"/>	<input type="text"/>	<input type="text"/>

Comments  **666**

Service Contact **670** Name **668A** Telephone (no dashes) **668B**

GEORGE BAILEY 2068675309

**670** **672** **674**

Save and Ready to Submit Save and Next Exit

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12/15

FIG. 7A


200

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 **702** *We bring good things to life.* **GE Mortgage Insurance**

**Delq Certificate List**  
**New NOD**  
**File Upload**  
**Logoff**

**Delinquency Reporting - Notice of Delinquency Status**

**Loan Information** **704**

MI Certificate Number 893 Servicer Loan Number 10010001

Borrower Name PATRICK MCKANN Borrower SSN 111111111  
(no dashes)

CoBorrower Name CoBorrower SSN  
(no dashes)

Property Address 1051 11TH ST  
City SIOUX CITY  
State SD Zip 51105

Phone Numbers First Second Third  
6058675309

Borrower Address 1051 11TH ST  
City SIOUX CITY

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13/15

FIG. 7B

200

Delinquency MDSR Information - Microsoft Internet Explorer

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Address <https://www.gemiconnect.com/miservicer/DOH/Default.asp> Go

702 Borrower Address 1051 11TH ST

City SIOUX CITY

State South Dakota Zip 51105 710

If Cured, Indicate Reason: ☐ Current ☐ Paid Off  
☒ Delinquent

Press this button to transfer servicing on this loan. There will be

Transfer Servicing 706

If Servicing Transferred, choose Servicer Name:

708

N/A
N/A
1ST 2ND MORTGAGE CO. OF NEW JERSEY, INC. CRESSKILL NJ
1ST BANK OKLAHOMA, CLAREMORE, OK
1ST MADISON NATIONAL, NEW YORK, NY
1ST NATIONAL BANK, LEBANON, OH
1ST NATIONAL MORTGAGE CORPORATION, COLUMBIA, SC
1ST OZAUKEE SAVINGS BANK, S.A., CEDARBURG, WI
1ST PALM FINANCIAL SERVICES, LLC, JACKSONVILLE, FL
1ST SOURCE BANK, SOUTH BEND, IN
1ST STATE BANK, BURLINGTON, NC
66 FEDERAL CREDIT UNION, BARTLESVILLE, OK

Date

Bankruptcy

Internet

Microsoft Internet Explorer

Do you really want to transfer servicing?

712 OK 714 Cancel

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14/15



FIG. 8

200

Delinquency - Upload Data - Microsoft Internet Explorer

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Address <https://www.geniconnect.com/miservicer/DOR/Default.asp?action=UPLOAD> Go

**802** *We bring good things to life.* **GE Mortgage Insurance**

Delq Certificate List
New NOD
File Upload
Logoff

**Delinquency Reporting - File Upload**

File to Upload **804** **806**

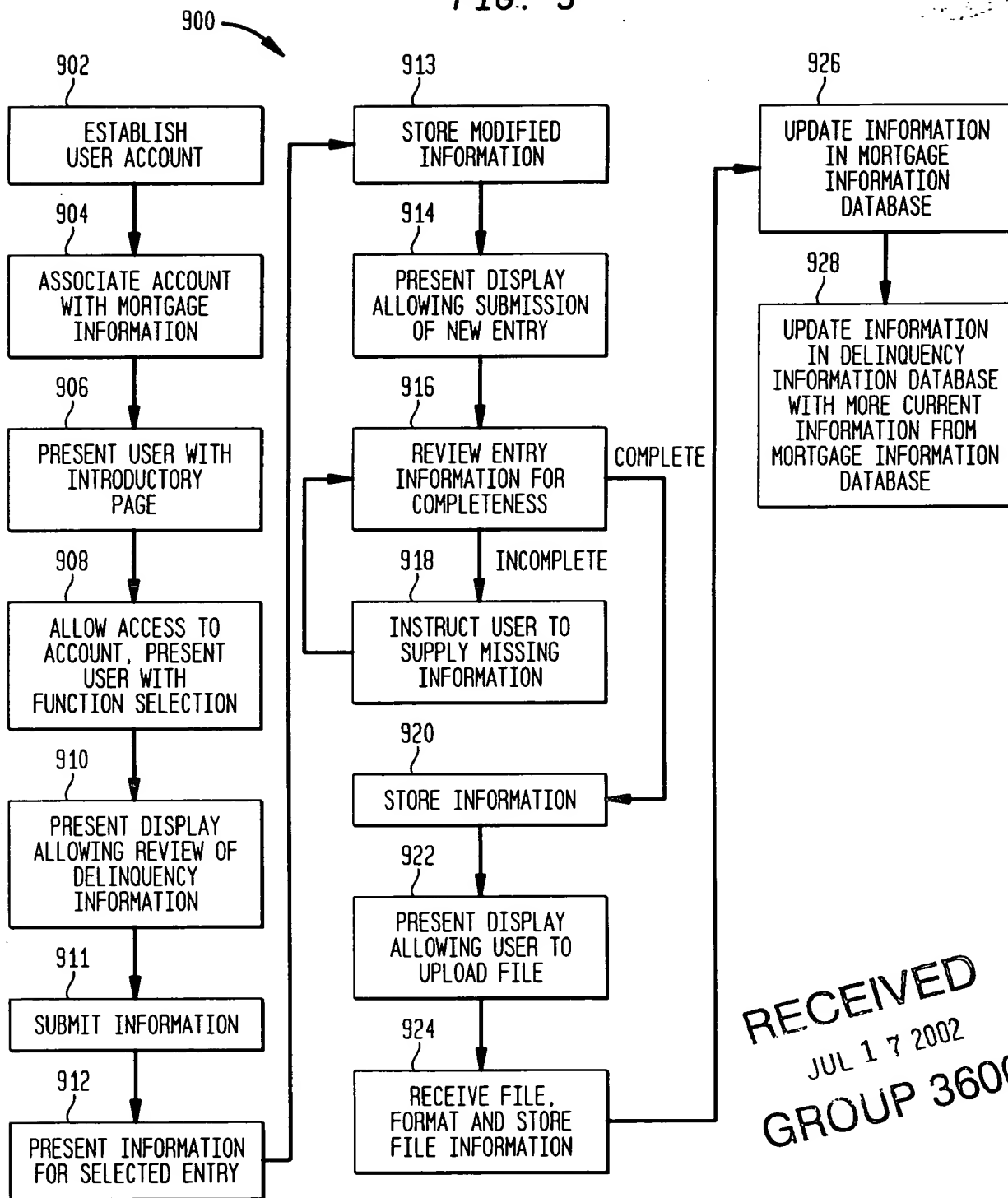
**808** **810**

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15/15

FIG. 9



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